

B18 (Official Form 18) (12/07)

## United States Bankruptcy Court

Northern District of Texas

Case No. 08-20297-rlj7

Chapter 7

**In re** Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Ralph Lyle Crum  
7003 Covenant Lane  
Amarillo, TX 79109

Social Security / Individual Taxpayer ID No.:

xxx-xx-3380

Employer Tax ID / Other nos.:

### DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

#### **IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 9/17/08

Robert L. Jones  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

Bankruptcy Noticing Center  
2525 Network Place, 3rd Floor  
Herndon, Virginia 20171-3514

# CERTIFICATE OF SERVICE

District/off: 0539-2  
Case: 08-20297

User: admin  
Form ID: b18

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Total Served: 41

Date Rcvd: Sep 18, 2008

The following entities were served by first class mail on Sep 20, 2008.

db +Ralph Lyle Crum, 7003 Covenant Lane, Amarillo, TX 79109-6880  
cr Randi L. Crum, c/o Coleman Young, Templeton Law Firm, P. O. Box 15010,  
Amarillo, TX 79105-5010  
11533098 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
(address filed with court: American Honda Finance, 600 Kelly Way, Holyoke, MA 01040)  
11602516 AT & T Mobility, P.O. Box 650553, Dallas, TX 75265-0553  
11602514 +Armstrong Moving & Storage, 2401 Double Creek Drive, Round Rock, TX 78664-3806  
11602515 +Arturo Carillo Medical Services, LP, 1911 Port Lane, Amarillo, TX 79106-2470  
11533101 +Aspen Collection, P.O. Box 5129, Spring Hill, FL 34611-5129  
11533094 +Attorney-In-Charge, Office of the United States Attorney, 500 S. Taylor, Lobby Box 238,  
Amarillo, TX 79101-2446  
11533102 +Bank Of America, P.O. Box 17054, Wilmington, DE 19884-0001  
11677713 +CHASE BANK USA, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
SEATTLE, WA 98121-3132  
11533105 +Chase Business Cardmember Service, P.O. Box 94104, Palatine, IL 60094-4104  
11533095 +Comptroller of Public Accounts, Taxation Division Bankruptcy, P.O. Box 12548,  
Austin, TX 78711-2548  
11602517 Financial Recovery Services, P.O. Box 385908, Minneapolis, MN 55438-5908  
11533106 +Fred Siegel, Esq., 1281 East Main Street, Holly Pond Plaza, Stamford, CT 06902-3544  
11602518 GE Capital, P.O. Box 740441, Atlanta, GA 30374-0441  
11533107 +Goldfarb & Ajello Court Reporting, 24 East Ave., Box 1372, New Canaan, CT 06840-5529  
11626889 +Hartley Hampton, Attorney at Law, Five Houston Center, 1401 McKinney, Suite 1800,  
Houston, TX 77010-4037  
11533108 +Helen Bruno, Esq., 112 Prospect Street, Stamford, CT 06901-1207  
11533109 +Home Coming Funding Ne, 2711 N Haskell Ave. Sw 1, Dallas, TX 75204-2911  
11562938 +Homecomings Financial, LLC, CO Pite Duncan, LLP, 525 East Main Street, P.O. Box 12289,  
El Cajon, CA 92022-2289  
11602519 +Lu Ann Weldon, MSHA, RN, CPC, Professional Healthcare Management, LLC, 1800 W. Cherry Ave.,  
Amarillo, TX 79108-0703  
11602520 +New Life Bariatrics, 1911 Port Lane, Amarillo, TX 79106-2470  
11626890 +Peter M. Dreyer, Siver Golub & Teitell, LLP, Post Office Box 389, Stamford, CT 06904-0389  
11602521 +Randi Crum, 25 Fanton Hill Road, Weston, CT 06883-2406  
11559812 Randi L. Crum, CO Coleman Young, Templeton Law Firm, P. O. Box 15010,  
Amarillo, TX 79105-5010  
11533110 +Ruth S. Vidauri, Wells Fargo SBA Lending, 4406 Piedras Dr. West, Ste 100,  
San Antonio, TX 78228-1207  
11602522 +Tascosa Office Machines, 1005 W. 8th Street, Amarillo, TX 79101-2011  
11533111 +Tooher & Wocl, LLC, 80 Fourth Street, Stamford, CT 06905-5009  
11626891 Tooher & Wocl, LLC, 80th Fourth Street, Stamford, CT 06905  
11602523 +United Collection Bureau, Inc., P.O. Box 1117, Maumee, OH 43537-8117  
11533112 +Vzw Ne, Natinal Recovery D, Folsom, CA 95630  
11533113 +Wells Fargo Bank, Amarillo Downtown Business Banking, 905 S. Fillmore,  
Amarillo, TX 79101-3540  
11669915 +Wells Fargo Bank, N.A., Attn: Kelly J. Belmares, 4406 W. Piedras Drive, Suite 120,,  
MAC#T5600-016, San Antonio, TX 78228-1207  
11533114 Willows Pediatric Group, 1563 Post Road East, Westport, CT 06880-5602

The following entities were served by electronic transmission on Sep 19, 2008.

11729266 EDI: BECKLEE.COM Sep 18 2008 21:53:00 American Express Centurion Bank,  
c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
11533099 +EDI: AMEREXPR.COM Sep 18 2008 21:48:00 Amex, P.O. Box 297871,  
Fort Lauderdale, FL 33329-7871  
11533102 +EDI: BANKAMER2.COM Sep 18 2008 21:53:00 Bank Of America, P.O. Box 17054,  
Wilmington, DE 19884-0001  
11533103 EDI: BANKAMER.COM Sep 18 2008 21:48:00 Bank of America, P.O. Box 15714,  
Wilmington, DE 19886-5714  
11533104 +EDI: CHASE.COM Sep 18 2008 21:53:00 Chase, 800 Brooksedge Blvd,  
Westerville, OH 43081-2822  
11681710 EDI: CHASE.COM Sep 18 2008 21:53:00 Chase Bank USA, NA, PO BOX 15145,  
Wilmington, DE 19850-5145  
11533096 +EDI: IRS.COM Sep 18 2008 21:48:00 Internal Revenue Service, Special Procedures Branch,  
Bankruptcy Section, Mail Code 5020-DAL, 1100 Commerce Street, Dallas, TX 75242-1001  
11533097 +E-mail/Text: redpacer@twc.state.tx.us Texas Workforce Commission,  
101 E. 15th Street, Austin, TX 78778-0001

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

11533100\* +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871

TOTALS: 0, \* 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0539-2  
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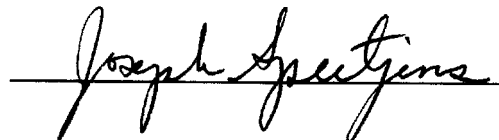
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 20, 2008

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.